



CENTERS FOR MEDICARE & MEDICAID SERVICES

Information for people who have a Medicare-approved drug discount card*

Starting January 1, 2006, everyone with Medicare can get prescription drug coverage. Read on to learn how your Medicare-approved drug discount card is affected by the new Medicare prescription drug coverage.

Is my Medicare-approved drug discount card the same as Medicare prescription drug coverage?

No, a Medicare-approved drug discount card is **NOT** the same as Medicare prescription drug coverage. Medicare prescription drug coverage is insurance. These plans will be offered by insurance companies and other private companies approved by Medicare. Plans will cover both generic and brand-name prescription drugs. Starting November 15, 2005, you can choose and enroll in the plan that meets your needs.

Medicare-approved drug discount cards aren't insurance. Medicare-approved drug discount cards are temporary, to help you get a discount on your prescription drugs until you join a plan that offers the new Medicare prescription drug coverage. Even though you have a Medicare-approved drug discount card, you **must** join a Medicare prescription drug plan or Medicare Advantage Plan or other Medicare Health Plan that offers prescription drug coverage.

If you have limited income and resources, you may qualify for extra help paying for your Medicare prescription drug coverage. Call the Social Security Administration, 1-800-772-1213, or visit www.socialsecurity.gov on the web to apply for extra help.

What do I need to know about my Medicare-approved drug discount card (and credit) and Medicare Prescription Drug Coverage?

- You can continue to use your Medicare-approved drug discount card until you join a Medicare drug plan, or until May 15, 2006, whichever comes first.
 - Once you join a Medicare drug plan, you will be automatically disenrolled from your drug card. If you voluntarily disenroll from your drug card, you won't be able to get back into your old drug card or join a new one.
 - When you join a Medicare drug plan, the last day you can use your drug card is the day before your Medicare prescription drug coverage starts. Your coverage generally starts the first day of the month after the month you join.
- If you qualified for a credit to help you pay for prescriptions, you can use any credit you have left until you join a Medicare drug plan, or until May 15, 2006, whichever is first.

* This information applies to people who have a Medicare-approved drug discount card that isn't provided by a Medicare Advantage Plan.



REMEMBER

- A Medicare-approved drug discount card isn't the same as Medicare prescription drug coverage.
- If you want Medicare prescription drug coverage, you have to join a Medicare drug plan.
 - Everyone with Medicare is eligible for this new coverage, regardless of income level and resources, health status, or current prescription expenses.
 - Medicare prescription drug coverage makes it easier to pay for the prescription drugs you need to stay healthy. It pays for both brand-name and generic drugs.
 - A typical person with Medicare without current drug coverage could see his or her total drug expenses drop by about 50%. Qualified people with limited income and resources will have almost no drug expenses.
- Once you join a Medicare drug plan, you will be automatically disenrolled from your drug card.
- If you have limited income and resources or you qualified for a credit on your Medicare-approved drug discount card, you may qualify for extra help paying for your Medicare prescription drug coverage. Call the Social Security Administration or visit www.socialsecurity.gov on the web to get an application for extra help.

FOR MORE INFORMATION

Detailed information from Medicare will be available in October 2005. You can look at the “Medicare & You 2006” handbook that will be sent to you, visit www.medicare.gov on the web, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For more information on who can get extra help with prescription drug costs and how to apply, call the Social Security Administration at 1-800-772-1213, or visit www.socialsecurity.gov on the web. TTY users should call 1-800-325-0778.